CASE STUDY 1 – DEPENDENT STUDENT

NB: Please read this case study in conjunction with the leaflet ‘Bursary Rates for NHS Means Tested Bursaries (2012 Scheme)’

Student A will be studying at a university and living in rented accommodation during term-time. His course will last for 42 weeks in the 2018/19 academic year.

He has been classed as a Dependent Student and his parents have chosen to declare their income in order for him to be assessed for the NHS Bursary award.

His parents’ total gross income for tax year 2017/18 was £35,000.

How much bursary will Student A receive in 2018/19?

1) Maximum NHS Bursary available to Student A before means testing:

   a) Basic Award at the ‘Elsewhere’ rate: £2,643
   b) Extra Weeks Allowance: £84 x 12 additional weeks over 30 weeks = £1,008
   c) Maximum basic award available before means testing: £2,643 + £1,008 = £3,651

2) Parents’ joint declared gross income is £35,000 (tax year 2017/18):

   Parental contribution on residual income of £35,000:
   
   £35,000 - £24,279 / £9.50 + £45 = £1,173

3) Student A’s actual NHS Bursary entitlement:

   a) Maximum basic award: £3,651 less parental contribution of £1,173 = £2,478
   b) + Non-means tested grant: £1,000

   Total NHS Bursary award for Student A 2018/19: £2,478 + £1,000 = £3,478
CASE STUDY 2 – INDEPENDENT STUDENT & MARRIED

NB: Please read this case study in conjunction with the leaflet ‘Bursary Rates for NHS Means Tested Bursaries (2012 Scheme)

Student B will be studying at a university and living with her spouse.

Her course will last for 40 weeks in the 2018/19 academic year.

She has been classed as an Independent Student and her spouse has chosen to declare their income in order for her to be assessed for the NHS bursary award.

Her spouse’s gross income for the tax year 2017/18 was £35,000.

How much bursary will Student B receive in 2018/19?

1) Maximum NHS Bursary available to Student B before means testing:
   a) Basic Award at the ‘Elsewhere’ rate: £2,643
   b) Extra Weeks Allowance: £84 x 10 additional weeks over 30 weeks = £840
   c) Maximum basic award available before means testing: £2,643 + £840 = £3,483

2) Spouse’s gross income is £35,000 (tax year 2017/18):
   Spouse contribution on residual income of £35,000:
   £35,000 - £24,279 / £9.50 + £45 = £1,173

3) Student B’s actual NHS Bursary entitlement:
   a) Maximum basic award: £3,483 less spouse’s contribution of £1,173 = £2,310
   b) + Non-means tested grant: £1,000

   Total NHS Bursary award for Student B 2018/19: £2,310 + £1,000 = £3,310
CASE STUDY 3 – DEPENDANTS ALLOWANCE AND PARENT LEARNING ALLOWANCE

NB: Please read this case study in conjunction with the leaflet ‘Bursary Rates for NHS Means Tested Bursaries (2012 Scheme)’

Student C has a **spouse** who is working full-time and three **dependent children**.

The student attends a **full-time** NHS funded course and has applied for Dependants Allowance, Parent Learning Allowance and Childcare Allowance.

Spouse’s **gross income** was **£18,500** in the 2017/18 tax year.

His **expenses** in the same tax year (for Dependants Allowance) totalled **£9,691**.

**How much Dependants and Parent Learning Allowances will Student C be entitled to for the 2018/19 academic year?**

1) **Income and expenses for tax year 2017/18**

   a) Gross income of spouse before tax: **£18,500**

   b) Expenses:

   - Income Tax = £3,740
   - National Insurance contributions = £551
   - Rent = £5,400

   **Total expenses:** **£9,691**

2) **Maximum Dependants Allowance before means testing:**

   - Spouse = **£2,448**
   - 3 children (at £549 per child) = **£1,647**

   **Total maximum** **£4,095**

3) **Disregard of income:**

   - For each dependant (includes spouse but not student) = **£1,000 each**

   **Total disregards for spouse and three children = **£4,000**

4) **Residual income calculation:**

   - Gross income (**£18,500**) **less** total expenses (**£9,691**) **less** total income disregards (**£4,000**) = **£4,809**

   **Residual income: **£4,809**
5) Dependants Allowance entitlement

Maximum Dependants Allowance of £4,095 less residual income of £4,809 equals -£714.

Because the -£714 represents 'excess residual income', the Dependants Allowance entitlement will be: £0.00.

6) Remaining residual income (from the Dependants Allowance calculation)

£714

7) Maximum Parent Learning Allowance (before means testing)

£1,204

8) Parent Learning Allowance (PLA) entitlement:

PLA at £1,204 less remaining residual income of £714 = £490

Actual PLA entitlement for Student C = £490

The student can now apply for the Childcare Allowance and receive the full 85% (or the capped maximum amount) of her annual costs as the remaining residual income has been absorbed by the PLA.
CASE STUDY 4 – DEPENDENT STUDENT

NB: Please read this case study in conjunction with the leaflet ‘Bursary Rates for NHS Means Tested Bursaries (2012 Scheme)’

Student A will be studying at a university and living in rented accommodation during term-time.

His course will last for 42 weeks in the 2018/19 academic year.

He has been classed as a Dependent Student and his parents have chosen to declare their income in order for him to be assessed for the NHS Bursary award.

His parents’ total gross income for tax year 2017/18 was £24,000.

How much bursary will Student A receive in 2018/19?

1) Maximum NHS Bursary available to Student A before means testing:
   
   d) Basic Award at the ‘Elsewhere’ rate: £2,643

   e) Extra Weeks Allowance: £84 x 12 additional weeks over 30 weeks = £1,008

   f) Maximum basic award available before means testing: £2,643 + £1,008 = £3,651

2) Parents’ joint declared gross income is £24,000 (tax year 2017/18):

   Parental contribution on residual income of £24,000:

   £24,000 - £24,279 / £9.50 + £45 = £0

3) Student A’s actual NHS Bursary entitlement:

   a) Maximum basic award: £3,651 less parental contribution of £0 = £3,651

   c) + Non-means tested grant: £1,000

   **Total NHS Bursary award for Student A 2018/19:** £3,651 + £1,000 = £4,651